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	Filing Date		2003-06-25	
	First Named Inventor	Bill Kitchen		
	Art Unit	3622		
	Examiner Name	Raquel Alvarez		
	Attorney Docket Number	23952-0032		

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1	Open Financial Exchange Bill Presentment, June 12, 1997, 1997 CheckFree Corporation, Intuit Inc., Microsoft Corporation, pages 311-356.	<input type="checkbox"/>
2	Open Financial Exchange Specification 1.0.2, May 30, 1997, 1997 CheckFree Corporation, Intuit Inc., Microsoft Corporation, pages 1-302.	<input type="checkbox"/>

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	2	5884288		1999-03-16	Chang, et al.	
	3	5892900		1999-04-06	Ginter, et al.	
	4	5920847		1999-07-06	Kolling, et al.	
	5	5920848		1999-07-06	Schutzer, et al.	
	6	6029141		2000-02-22	Bezos, et al.	
	7	6047268		2000-04-04	Bartoli, et al.	
		8	6049786		2000-04-11	Smorodinsky

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RA-	9	6055510		2000-04-25	Henrick, et al.	
	10	6205437		2001-03-20	Gifford	
	11	6292788		2001-09-18	Roberts, et al.	
	12	6393415		2002-05-21	Getchins, et al.	
	13	5696902		1997-12-09	Leclercq, et al.	
	14	6023684		2000-02-08	Pearson	
	15	6029147		2000-02-22	Horadan, et al.	
	16	6031625		2000-02-29	Sherman, et al.	
	17	6058380		2000-05-02	Anderson, et al.	
	18	5724424		1998-03-03	Gifford	

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RA.	1	97/41537	WO	A2	1997-11-06	VERIFONE, INC., WILLIAMS, Humphrey, et al.		<input type="checkbox"/>

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I	2	"Utilities, phone companies pilot electronic billing," Item Processing Report, November 7, 1996.	<input type="checkbox"/>
I	3	"Utilities adopt web bill payment plans," Computer World, August 25, 1997.	<input type="checkbox"/>
J	4	Levine, Shira, "Billing with an Attitude." America's Network, p. 78 (Dialog File 6, 05424287)	<input type="checkbox"/>

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